

# Exhibit BB

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# Send money internationally for free

✓ **Fast** - Send money across borders virtually instantly using XRP or USDC<sup>1</sup>

✓ **Free** - No fees to send or receive XRP or USDC to another Coinbase account<sup>2</sup>

✓ **Global** - Available to Coinbase users in any supported country, including India, Mexico, and the Philippines<sup>3</sup>



- [1] This is not a money remittance; rather, it is a cryptocurrency transaction with conversion into local currency after receipt.
- [2] Network fees charged on transfers to non-Coinbase accounts; purchases and sales of XRP are subject to a [Coinbase fee](#).
- [3] In countries where Coinbase does not support the local currency, recipients need to transfer their XRP/USDC to an exchange that supports exchanges from XRP/USDC to local currency.

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## Fast and free for all Coinbase users

You can now send money to any user with a Coinbase account around the world using XRP or USDC.

By using cryptocurrencies that are optimized for cross-border transmission, you can send and receive money virtually instantly by sending those cryptocurrencies and having the recipient convert them into local currency. There's zero fee for sending to other Coinbase users and a nominal on-chain network fee for sending outside of Coinbase.



Bank transfer



XRP



USDC